

Information to identify the case:

Debtor 1	<u>Rose M Walsh</u>	Social Security number or ITIN	xxx-xx-5334
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-12210-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rose M Walsh
aka Rose M Semmens, aka Rose Marie Walsh

7/10/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Rose M Walsh
DebtorCase No. 19-12210-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 31

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db
 518165224 +Rose M Walsh, 719 7th Street, Union Beach, NJ 07735-2565
 518165225 +Air Experts, 727C 17th Ave, Lake Como, NJ 07719-5215
 518006566 +Best Buy, POB 790441, Saint Louis, MO 63179-0441
 518165227 +Capital One NA, c/o The Bureaus Inc., 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
 518165228 Costco/Capital One, POB 5893, Carol Stream, IL 60197-5893
 518165229 +Home Depot, POB 790328, Saint Louis, MO 63179-0328
 518165230 +Meridian Health, c/o Keystone Financial Services, POB 730, Allenwood, NJ 08720-0730
 518359285 #+Navesink Medical Associates, 150 Cherry Tree Farm Road, Middletown, NJ 07748-1318
 518006569 +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
 518165232 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 518020512 +The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd. Ste 370, Northbrook, IL 60062-2757
 518006572 +The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 518006573 +Union Beach Sewer Department, 650 Poole Ave #1, Union Beach, NJ 07735-3044
 +Union Beach Tax Collector, 650 Poole Ave #3, Union Beach, NJ 07735-3044

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 11 2020 01:15:44 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 11 2020 01:15:35 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518015645 +EDI: AISACG.COM Jul 11 2020 04:08:00 BMW Bank of North America,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 518034644 EDI: BMW.COM Jul 11 2020 04:08:00 BMW Financial Services NA, LLC, P.O. Box 3608,
 Dublin, OH 43016
 518006565 EDI: BMW.COM Jul 11 2020 04:08:00 Bmw Financial Services, Attn: Bankruptcy Department,
 Po Box 3608, Dublin, OH 43016
 518034209 +EDI: PRA.COM Jul 11 2020 04:08:00 Bureaus Investment Group Portfolio No 15 LLC,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 518165226 +EDI: CAPITALONE.COM Jul 11 2020 04:08:00 Capital One, Attn: Bankruptcy, POB 30285,
 Salt Lake City, UT 84130-0285
 518160758 EDI: BL-BECKET.COM Jul 11 2020 04:08:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 518157677 EDI: JEFFERSONCAP.COM Jul 11 2020 04:08:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 518006567 EDI: JEFFERSONCAP.COM Jul 11 2020 04:08:00 Jefferson Capital Systems, LLC, Po Box 1999,
 Saint Cloud, MN 56302
 518006568 +E-mail/Text: bncnotices@becket-lee.com Jul 11 2020 01:06:22 Kohls/Capital One,
 Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
 518179179 EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery Associates, LLC, c/o Best Buy,
 POB 41067, Norfolk VA 23541
 518162815 EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
 POB 41067, Norfolk VA 23541
 518006570 +EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery, Po Box 41021,
 Norfolk, VA 23541-1021
 518131841 EDI: Q3G.COM Jul 11 2020 04:08:00 Quantum3 Group LLC as agent for,
 JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
 518165231 +EDI: CAPIO.COM Jul 11 2020 04:08:00 Riverview Medical Center, c/o CF Medical LLC,
 2222 Texoma Parkway Suite 150, Sherman, TX 75090-2481
 518006574 +EDI: WFFC.COM Jul 11 2020 04:08:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
 Po Box 19657, Irvine, CA 92623-9657

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518006571* +Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 31

Date Rcvd: Jul 10, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com/dstraffi@ecf.alexosfs.com
Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com/dstraffi@ecf.alexosfs.com
Paul N. Mirabelli on behalf of Debtor Rose M Walsh pmirabelli@verizon.net,
n.pr72254@notify.bestcase.com
Rebecca Ann Solarz on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6